



# LIVING BENEFITS

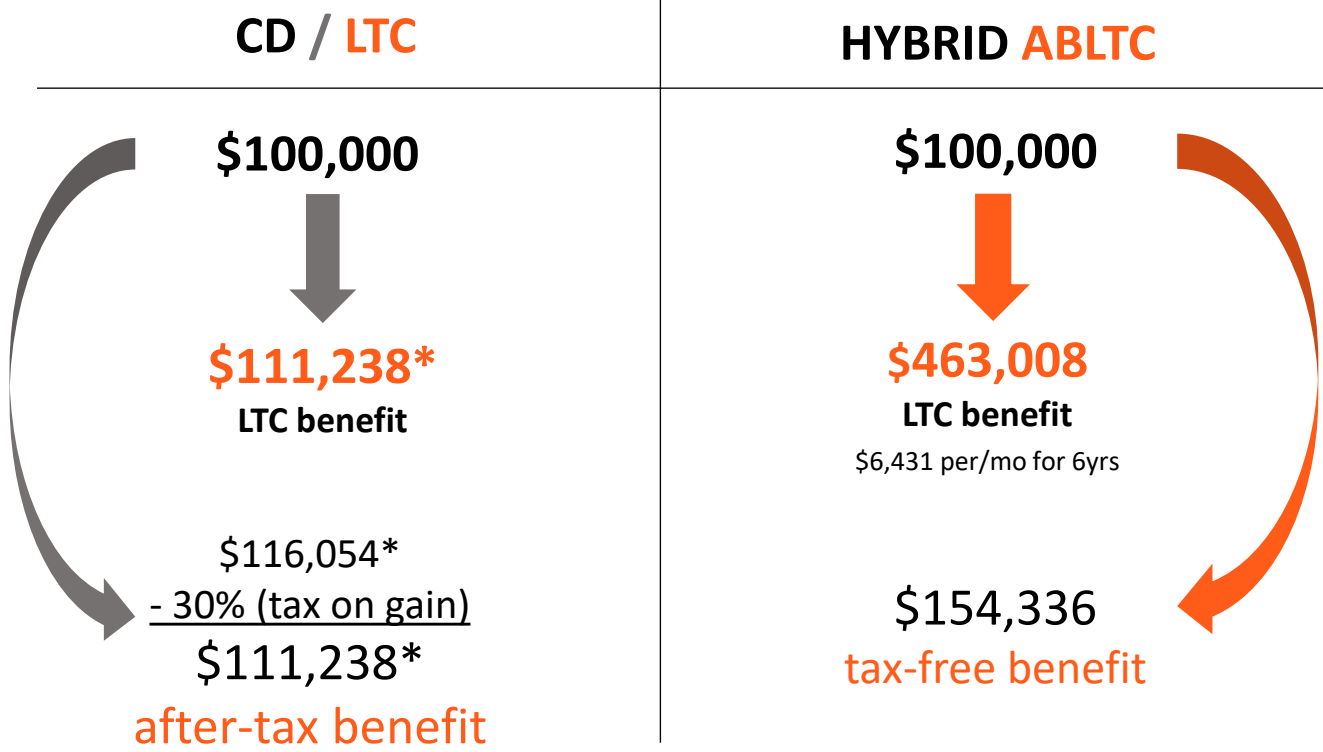
ASSET-BASED LONG-TERM CARE CONCEPT

## Which asset would you liquidate first?

*If I ever receive an emergency call from your family, I'll need to know how to respond."*

## A BETTER PLACE FOR THAT "EMERGENCY MONEY"

DRAW IT OUT ON A NAPKIN (OR OTHER PIECE OF PAPER)



\* Interest on CD account is calculated at 1.5% per year over 10 years.

1	INCREASE IN LONG-TERM CARE BENEFITS AVAILABLE: <b>\$351,770 (TAX FREE)</b>
2	INCREASE IN AFTER DEATH BENEFIT: <b>\$43,098 (AFTER TAX)</b>
3	CLIENT CONTINUES TO MAINTAIN: <b>CARE, CUSTODY, AND CONTROL OF ASSET</b>

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